

EXHIBIT 5

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
TERWIN WAREHOUSE MANAGEMENT
LLC, as Program Administrator for and
Assignee of TERWIN MORTGAGE WAREHOUSE
TRUST II, SERIES XVI, and TERWIN
ADVISORS LLC,

Plaintiffs,

-v-

No. 07 Civ. 5632 (LTS)(MHD)

SPECTRUM FINANCIAL GROUP, INC.,
JERRY CRAIG, SR. and
JERRY CRAIG, JR.,

Defendants.
-----X

ORDER

The Court having reviewed thoroughly the submissions in support of and in opposition to the motion of Ingram Yuzek Carroll & Bretolotti, LLP ("YGC&B") to withdraw as counsel for defendants in this action, it is hereby


ORDERED, that YGC&B's motion is granted with respect to the individual defendants Jerry Craig, Sr. and Jerry Craig Jr., effective upon YGC&B's filing of a certificate confirming their service of a copy of this order upon each individual defendant. The certificate must include current contact information for each of the individual defendants. It is further

ORDERED, that the individual defendants shall promptly appear in this action pro se or by new counsel, and that they shall participate in consultations and in the preparation of the joint Preliminary Pretrial Statement in advance of the October 26, 2007, conference as required by this Court's June 21, 2007, Initial Conference Order. It is further

ORDERED, that YGC&B's motion is denied as to the corporate defendant, Spectrum Financial Group, Inc., without prejudice to renewal upon a showing that the Bankruptcy Court has granted relief from the automatic stay to permit the application for withdrawal as counsel of record, or has determined that the automatic stay is inapplicable to the motion.

The Clerk of Court is respectfully requested to terminate the motion (Docket Entry No. 16).

Dated: New York, New York
October 15, 2007



LAURA TAYLOR SWAIN
United States District Judge

USDC SDNY
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